

Short Term Disability

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What is Short Term Disability Insurance? Short term disability (STD) insurance pays a benefit in the event you cannot work because of a covered non-occupational illness or injury. (excluding on-the-job injuries, which are covered by workers compensation insurance). STDI replaces a portion of your weekly income, providing funds directly to you to help pay your bills and living expenses.

Who is eligible to enroll in the Short Term Disability Program? Benefit eligible employees working 20 hours or more per week are eligible.

How do I apply? You may either apply with a paper application included in the Voluntary Short Term Disability brochure (available on the Employee Gateway) or Online enrollment at www.standard.com/enroll. Questions call The Standard's Benefits Enrollment assistance line from 6:30 am to 4:30 pm Mountain time at 866 623-0622

When does my insurance coverage become effective? The effective date of your coverage depends on when you become an eligible member and when you apply. Typically your insurance will become effective on the date you become an eligible member if you apply on or before that date. If you apply after the date you become eligible your insurance will become effective on the date you apply.

Will I have to provide information regarding my medical history? The policy does not require you to submit Evidence of Insurability. However, if you apply after your initial eligibility period, you may be subject to a Late Enrollment Penalty.

When am I considered disabled? During the *benefit waiting period* and to the end of the *maximum benefit period*, you are considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your *own occupation*, and
- You suffer a loss of at least 20 percent of your *indexed predisability earnings* when working in your *own occupation*.

You are not *disabled* merely because your right to perform your *own occupation* is restricted, including a restriction or loss of license. You may work in another occupation while you are *disabled* from your *own occupation*, however, you will not be considered disabled when your work earnings from another occupation exceed 80 percent of your *predisability earnings*.

How the STDI Benefit works if you return to work. If you return to work, STDI will calculate what your work earnings will be based on the hours you worked and then figure out what your STD benefit is – and pay you the difference. You cannot earn more than 100% of pay between your work earnings and the STDI benefit.

EXAMPLE: You earn \$500 a week-you return back to work part time-20 hours-earning \$250 a week this is how STDI figures your pay. 60% of \$500 = \$300 benefit plus work earnings \$250 = total of \$550 so \$50 would be considered *deductible income-so you would receive \$250 from STDI and \$250 from your earnings. So you would be making a total of \$500 a week or earning 100% of your pre-disability earnings. (*See Explanation of Deductible Income on the employee gateway)

When do my STDI benefits end? STD benefits end automatically on the earliest of:

- The date you are no longer Disabled.
- The date your maximum benefit period ends.
- The date you die.
- The date long term disability benefits become payable to you under a group long term disability policy, even if that occurs before the end of the Maximum Benefit Period.
- The date benefits become payable to you under any other disability insurance plan under which you become insured through employment during a period of *Temporary Recovery*.
- The date you fail to provide proof of continued Disability and entitlement to STDI *benefits*.

Coverage is not Portable. Coverage ends when employment ends.

How do I cancel my STDI coverage. Employees call the Call Center at 1 866-623-0622

When I log into enroll it is asking for a company key. What is that? The company key is thestandard (lowercase).

Are you able to use your sick/annual leave and still receive Short Term Disability benefits? Yes. Essentially, if you have enough sick/annual leave you can receive 160% of your weekly salary during an event that qualifies you for Short Term Disability.

Can I use converted sick leave with Short Term Disability. Yes, converted sick leave can be used with STDI in the same way as sick/annual leave.

If you run out of sick/annual leave or choose not to use your sick/annual leave will you still accrue leave? No as sick/annual leave is accrued on the time used or worked in a pay period. If you are on LWOP you will not accrue sick leave.

If I need to go in a LWOP status, what is the procedure I must follow? Per DHRM rule R477-7-13, an employee shall apply in writing to agency management for approval of leave of absence without pay.

What happens to my other state benefits if I am in a LWOP status? If you choose to not use any leave with your STDI benefit, and you are in a LWOP status, you will be responsible for paying not only your portion but the state's portion of medical and dental benefits (unless on FMLA, then the state will pick up their portion of medical benefits). You are also responsible for other benefits you have chosen, such as Life Insurance, AD&D, Auto Insurance, etc.

If I am pregnant when I applied for the benefit, would they consider that a pre existing condition? There are no pre existing condition limitations. Just remember if you do not apply during an approved open enrollment or after your initial eligibility, there will be a late enrollment penalty later.

What is the late enrollment penalty? Existing employees who enroll in STDI after the initial open enrollment period will be subject to a late enrollment penalty. The Penalty only occurs if individuals apply for STDI benefits within the first 12 months of their coverage effective date. During this 12 month period, benefits will become payable after the employee has been continuously disable for 60 days. This is for a claim for anything other than an accident injury.

What if I want to change plans after I enrolled? From 7 to 30 days - no penalty - from 30 days to 7 days - for the first year following the date of the change - sickness disabilities will remain at 30 days - accidents will have a waiting period of 7 days. After being insured for a year from the time of change then sickness would be at 7 days.

How long is maternity covered for? Maternity is covered like any other illness. All claims are reviewed on a case by case basis. Typically benefits are payable for 6 weeks but your recovery and or your job duties may require a longer period of disability.

If you adopt a child, can you obtain STD I benefits for the Maternity leave? No, because adoptive parents are not considered disabled. An individual who has given birth has generally been hospitalized and needs some time to heal. Therefore, they are considered to be temporarily disabled.

Does STD I cover elective surgeries? They do have to be medically necessary - so if the condition is causing them health problems etc then yes (i.e., gastric bypass is typically covered because of health conditions related to weight) - do not cover things like lipo, tube tying, vasectomies - those kind of elective surgeries that are usually not medically necessary.

Are you able to use the same doctor documents for FMLA and for Short Term Disability? No these are two separate programs. Although the doctor you go to may be the same doctor, the documents they need to complete may be different.

How often will The Standard change rates due to a change in the age bands or a salary change. Each time The Standard receives an updated eligibility file they will review it and re-rate any participant who moved from one age band (10 yr age bands) to the next or who had a salary increase.

What if I have Accidental Death & Dismemberment Insurance (AD&D). How does that affect my STD I benefit? If you have AD&D and receive the weekly indemnity, your STD I benefit will be reduced by that amount.

Can I qualify for my employer's sick leave bank and use STD I at the same time? The answer may vary depending on each agency's policies regarding leave bank use. Some agencies have sick leave banks while others do not. Agencies may only grant sick leave banks to individuals without leave balances or other forms of income.

Retirement and STD I. Why service time is counted for LTD and NOT STD I? STD I is a voluntary benefit. LTD is paid for by the state and given to EVERY employee while STD I is not. In terms of service time, all state employees should be treated equal and not everyone has the STD I insurance. So if an employee uses LWOP with STD I benefit, they are not accruing service. To receive service credit, the employee must use at least 20 hours per week of leave and continue to receive benefits normally provided.

Is retirement income from an employer other than the State of Utah considered deductible income? No. As an example, an employee who is collecting retirement income from a previous position at Salt Lake City can continue to collect that retirement income at the same time as Short Term Disability benefits from The Standard. If an employee retires from the *State of Utah*, and is collecting retirement benefits, if they are re-hired by the State of Utah for another position then their retirement income in that case is considered deductible income.

IS the Benefit tax free? Although the benefit is tax free, employees will still receive a W-2 from the Standard since third party sick pay needs to be reported to the IRS.

If an employee applies for Workers Compensation can they use STDI also? STDI plan does not cover work related injuries or sickness. If the employee's condition is work related it would be denied.